



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

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Q: My doctor has told me he would like me to be proactive about my health and do various health screenings. Will Medicare pay for that?

Medicare does pay for all or part of many preventive services. Here are just some of them and how much Medicare covers.

One-Time “Welcome to Medicare” Physical Exam

Medicare covers a one-time preventive physical exam within the first 12 months that you have Part B. The exam includes a review of your health, education and counseling about the preventive services you need.

Cardiovascular Screening

Medicare covers cardiovascular screenings that check your cholesterol and other blood fat (lipid) levels. Medicare will cover these tests every five years.

Breast Cancer Screenings

All women with Medicare age 40 and older can get a screening mammogram every 12 months. Medicare also pays for one baseline

mammogram for women with Medicare between ages 35 and 39. Medicare will pay 20% of the Medicare-approved amount with no Part B deductible.

Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)

All women with Medicare qualify for a Pap test and pelvic exam once every 24 months. However, if you are of childbearing age and have had an abnormal Pap test within the past 36 months, or if you are at high risk for cervical or vaginal cancer, Medicare will cover a Pap test and pelvic exam every 12 months. You pay nothing for the Pap lab test. For Pap test collection and pelvic and breast exams, you pay 20% of the Medicare-approved amount with no Part B deductible.

Colon Cancer Screening

Medicare covers colorectal screening tests for anyone 50 and older. The Fecal Occult Blood Test can be done every 12 months. The Flexible Sigmoidoscopy can be done once every 48 months. A Screening Colonoscopy

can be done once every 24 months (if you're at high risk); once every 10 years, but not within 48 months of a screening sigmoidoscopy (if you're not at high risk). Your doctor can decide to use a Barium Enema test instead of a flexible sigmoidoscopy or colonoscopy. This test is covered every 24 months if you are at high risk for colorectal cancer and every 48 months if you aren't at high risk.

Prostate Cancer Screening

Medicare will pay for a Digital Rectal Exam once every 12 months for men 50 and over and a Prostate Specific Antigen Test once every 12 months. Generally, you pay 20% of the Medicare-approved amount for the digital rectal exam after the yearly Part B deductible. There is no coinsurance and no Part B deductible for the PSA Test.

Other preventive services that are covered at different intervals include preventive shots, bone mass measurements, diabetes screening, glaucoma tests, and smoking cessation.